

SUGGESTIONS FOR CROP
INSURANCE SALESMEN

Insure your own crop, if eligible, before soliciting others.

Know your contract from A to Z.

You must believe in it before you can convince others.

Contact prospects at home when they have time to listen.

Sell farmer's wife, if possible, and she'll help sell him.

POINTS TO STRESS MOST

Premiums, a part of operating costs, are deductible from farmer's income tax returns.

When crops are good, premium is not missed; when crops are poor, premiums appear "cheap."

Only FCIC can insure operator against all natural hazards.

Administrative expenses are not charged in the premium; they are paid by special appropriation.

Sell leaders or "big growers" first; others will follow.

Cite recent crop failure in your area, naming producers; if uninsured, stress point.

Explain the effect of crop failures on the grower's family.

Price supports are no good without crops.

FCIC brings "peace of mind" and refreshing sleep to insured.

Minimize rates and yields; you can't change them.

The Experts tell how they sold Crop Insurance

23 Crack Salesmen Reveal
Their Plans And Most
Effective Sales Points

THREE THINGS FARMERS
WANT TO KNOW

- 1- What will it cost
- 2- What's he insured against
- 3- What he gets out of it

THREE THINGS AGENTS
MUST DO

- 1- Know his prospects
- 2- Fully explain program
- 3- Stick to his job

U. S. Department of Agriculture
Production and Marketing
Administration

Federal Crop Insurance
Corporation

FOLD ALONG THIS LINE FOR POCKET SIZE.

TOP-RANKING SALESMEN FROM 17 STATES DISCUSS SUCCESSFUL
PLANS AND SALES TECHNIQUES THAT SOLD CROP INSURANCE

Many Solutions for Sales Problems "Solved by The Experts"
from Many States: When's Best Time to Interview Prospect?
Where's Best Place to Talk Insurance?
Here are the Answers

During the 1945 crop insurance sales campaigns, 92 authorized sales agents in 23 states sold more than 11,500 contracts to producers of cotton, corn, flax, tobacco and wheat. The list of OUTSTANDING SALES JOBS, as reported by FCI state directors and county AAA officials, was led by an Indiana agent who sold 430 contracts, followed closely by a Michigan agent with 396 policies. An Oklahoma agent rang up 342, and Illinois' solicitor 332. Minnesota reported two agents, one selling 338 contracts, the other turning in 311. Pennsylvania and Virginia each had an agent who sold 304 policies, and a dozen other states, with a few records incomplete, reported sales ranging from 202 contracts on up to 300 sales each.

Following is a resume of 30 of the 92 Agents' Reports revealing their individual plans, sales techniques and observations. Space does not permit printing all of these excellent write-ups, however, state directors may obtain any of the others listed on pages 15 and 16.

AMONG FIRST FARMERS TO INSURE OWN CROP

ALABAMA - P. G. EILAND of Clanton, Chilton County. Farmer, part-time employee of county ACA committee. In 7½ DAYS this agent SOLD 75% of his contacts, turning in 194 SIGNED applications. Eiland was among the FIRST farmers in Alabama to insure OWN CROP in 1945. He said he wanted to do HIS PART as salesman in making the FCI program a SUCCESS. He told prospects they INVEST their money in labor, seed and fertilizer and, PRIOR to the FCI program, had NO guarantee of a return. Now, however, they need NOT LOSE SLEEP when adverse crop conditions prevail. With a good crop, he said the premium would not be MISSED, but in case of crop failure, the indemnity would make the premium APPEAR "CHEAP". Eiland said he avoided crowds, contacting growers in THEIR HOMES, where his method was to CONVERT the premium and coverage into DOLLARS and cents, based on the acreage producer intended to plant. He said his most serious handicap

was that farmers were NOT "insurance minded," and added he did not have enough time to cover his territory.

State Director Cooke said: "Mr. Eiland's success was due: (1) he understood FCI program; (2) farmers had confidence in what he told them; (3) he believed in crop insurance and had confidence in himself; (4) he worked hard, was enthusiastic, insured his own crop; and (5) when one point failed to work, Eiland tried another and usually succeeded, for he sold 74% of farmers contacted."

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INTERVIEW YOUR PROSPECTS ON THEIR FARMS

ALABAMA - W. A. (PAT) WATKINS of Tuscaloosa. Farmer, former AAA employee, LIFE INSURANCE salesman, sold 292 contracts. On LAST day of campaign, working 15 hours and interviewing 51 producers, he sold 49 of them. He accepted position as sales agent, he said, because of his interest in the program and the income from COMMISSIONS on sales. His strongest selling points were, he said: Low cost of insurance; program sponsored by the Government; reminding prospects of recent crop failures on neighboring farms; the guarantee of a crop income; and what indemnity meant to producer's family in event of crop failure.

Watkins solicited the farmer in his home where he could learn the number of acres to be planted and approximate cash investment. Then he explained to grower that crop insurance likely would GUARANTEE MORE than the amount invested on his farm in cotton, corn, hay, and other crops. He discussed premiums and indemnities by citing the number of days farmer worked, pounds of fertilizer used, etc. This sales method, Watkins said, CONVINCED prospects that premium COSTS were LOW.

Director Cooke observes: Results obtained by Agent Watkins prove the Corporation needs agents who understand the program, will work and who know how to close a sale when prospect has been sold.

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WHEAT GROWER WITH ONE CROP LOSS IN 20 YEARS

ILLINOIS - A. J. TISON of Eldorado. AAA committeeman for 12 years. Informed his prospects he had produced wheat for 20 years with only one crop loss. Despite this experience, Agent Tison told farmers crop insurance was a good investment for him and them over a period of years. Because he felt strongly he was offering producers something of more value than the cost of premium, Tison usually convinced his prospects. He sold 75 contracts covering 95 farms.

CROP INSURANCE GUARANTEE "OUT-OF-POCKET" COSTS

ILLINOIS - FRED LOOS of Adams. Committeeman, never engaged in any business except farming, had no previous sales experience other than crop insurance, which he sold every year AAA initiated a sales campaign. However, in 1945 Loos rang up a sales record of 259 contracts covering 319 farms. Crop insurance, he told his prospects, GUARANTEED "at least OUT-OF-POCKET costs." He said "if manufacturers could be guaranteed something for their labor and production," the farmer should be assured of something for his LABOR and OVERHEAD COSTS in case of crop failure. He freely discussed any previous experience his prospect may have had with crop insurance. Being "fully informed on every phase of the program," Loos could answer most any question asked him, and having studied pamphlets, etc., he used their contents as a basis during discussions.

Loos attributes his success to KNOWING CROP INSURANCE from "A to Z", thus equipping himself to successfully meet arguments of his clients. He did not forget or NEGLECT "the LITTLE FARMER", contacting every grower, frequently calling in the EVENING when farmers were usually HOME and NOT BUSY. He was not discouraged by a few refusals and declined to discuss yields, a serious handicap in the face of recent increased yields brought about, he said, by increased amounts of fertilizer and limestone. His chief difficulty was in finding the farmer at home, he said.

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NEVER TALK INSURANCE FROM YOUR AUTO

INDIANA - WILLIAM HALL of Kosciusko County. Farmer, former community committeeman with some sales experience selling commercial insurance. Sold 250 policies. He said: "NEVER try to TALK insurance from YOUR CAR while prospect stands outside. Get HIM IN your car, or GET OUT yourself. Small detail but has merit," Hall points out.

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KNOW YOUR MAN; DON'T PUSH HIM; LISTEN TO HIM

IOWA - FRED SHORT of Van Buren County. Farmer and committeeman, sold 23 of 38 prospects. Having suffered many SHORT CROPS and some COMPLETE failures, along with a number of good crops, Short was in position to inform growers crop insurance offered ALL PROTECTION a farmer needed. He advises sales agents: "Know your man. Don't try to push him. Listen to him. Help him if you can. Then present your program. He then will be in better frame of mind to listen."

TWO BANKERS SELL 255 OF THEIR FARMER FRIENDS

MISSISSIPPI - JOE F. TISER of Hollandale. Principal occupation is banking, with relatively small farming operations. Agent Tiser sold 255 contracts, ENTHUSIASTICALLY assisted by Mr. Cope, one of his bank's employees. (All other agents in the county sold ONLY 353 contracts among 1,100 producers contacted). Mr. Tiser said he was motivated in selling crop insurance by his EXPERIENCE as a banker in seeing ENUMERABLE farmers UNABLE to pay their obligations in past crop years. He felt that with PRICE SUPPORTS and CROP INSURANCE combined, a farmer ALWAYS could pay cost of his operations. He sold FCI contracts on a protective basis, attempting to show each farmer he could NOT lose his operating costs when insured. Tiser figured out the AMOUNTS of coverage in DOLLARS and CENTS, comparing this with the amount of premium to be paid. He said in MOST cases farmers MORE readily became INTERESTED in crop insurance when shown THESE figures.

He used no special approach, but his personal knowledge of a particular farmer, gained in past business dealings, AIDED him in his sales. He said his most SERIOUS handicap was that farmers FAILED to "recall" or had FORGOTTEN those years when they had had CROP FAILURES, and he thought farmers usually believed they would produce more than their insured yield. However, in such instances Tiser REMINDED the producer of the YEARS when he had FAILED to make enough to DEFRAY the operating costs.

State Director J. S. Smith said he had never talked with two persons MORE completely sold on the crop insurance program than Bankers Tiser and Cope. They were enthusiastic over prospects for the 1946 crop insurance program and would be interested in getting started with the sales campaign at the earliest possible date, the State Director said. Both bankers said if they did not REALIZE ANY compensation for selling crop insurance, they would SOLICIT SALES because of their desire to HELP the farmer and thereby bring about a larger measure of prosperity in the community.

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HE BELIEVED IN PROGRAM; SOLD 60 IN 6 DAYS

PENNSYLVANIA - B. S. MECKLEY of Glenville. Farmer, with no sales experience, sold 50 contracts in 6 days, interviewing 52 producers. He was able to TRANSMIT to them his STRONG BELIEF in the FCI program.

FILLING-STATION OPERATOR SELLS 218 CONTACTS; SOME BY MAIL

NEBRASKA - O. S. SEARL of Beatrice. Filling-station operator; NON-FARMER. Searl turned in 218 SIGNED crop insurance applications OUT OF 315 contacts, "and COULD HAVE SOLD more with additional time," he said. He had sold filling-station products, motors, boats, lawn-mowers, etc., acted as clerk in the county AAA office, and had had experience selling crop insurance. First, he organized his sales territory, learned address, correct name, and yield of every prospect. Calling prospect by his first name, Searl handed him the FCI pamphlet, "Will You Be Next?" His most EFFECTIVE argument was NAMING OTHER influential farmers who HAD INSURED their crops. As he progressed, he showed each farmer applications already obtained. Farmers were approached ONLY when they had TIME TO LISTEN. If plowing, he discussed that or related subjects, leading up to the insurance program. He explained that "FCI was NOT a means of MAKING MONEY, but of PROTECTION against being FORCED out of business by unavoidable circumstances."

Searl used EFFECTIVELY THE ARGUMENT that "the insured had a year to pay his premium, while watching for lowest wheat price". Also, he had loan privileges on indemnity and a period in which to choose the time of highest price. In reply to the statement that crop insurance cost too much, Searl points out "that the returns were in proportion to the cost and, after all, the farmer did not want low-priced wheat."

"No salesman should have trouble answering arguments because he had had more time to study the program (than the prospect) and should be better acquainted with the subject", Searl declared. His MOST DIFFICULT territory was one in which ANOTHER AGENT had FAILED to make a go of it. In one instance, Searl sold a farmer who had failed as an FCI agent in his own precinct. As a rule, he contacted prospect alone, but because he had no other opportunity, he contacted three threshing crews, selling all but two of the men. In approaching a group, he advises selling the leader first.

Searl increased his sales by mail contacts with landlords, using mimeographed letters, pamphlets, application blanks and stamped return envelopes, at a cost to him of \$8.00 for postage. Percentage of sales by mail was not high, but commissions made the venture profitable. When asked questions he could not answer, Searl promised farmer he would drop him a post card next day with correct information. In the evening he contacted AAA office, getting answer. This effort also paid off, he said. His most serious handicaps were low yields and "BIASED" persons.

SELLS "PROTECTION" TO 102 FARMERS; NO MONEY IN INDEMNITIES

NEW JERSEY - RUSSELL C. SPRATFORD of Somerset County. Assistant in conservation; sold 102 policies, covering 154 farms, largely on the basis of PERSONAL CONTACT in a county in which the county committee was "extremely DOUBTFUL that wheat crop insurance could be sold." A situation over which Spratford had no control prevented him from soliciting during the last 5 or 6 days previous to the deadline date. His sales were made ALMOST entirely on the basis of PROTECTION. He told prospects there was NO possibility of MAKING MONEY by collecting indemnities - that crop insurance should be looked upon as fire insurance. "We carry fire insurance and hope we NEVER have to collect it," he said to growers.

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SELLS 97 OUT OF 105 - MOST IN GROUP MEETINGS

NEW MEXICO - C. J. QUINTANA of Taos County. Farmer, secretary ACA county committee. Made 105 contacts, selling 97 policies, with 95 percent of sales CONSUMMATED IN MEETINGS called for that purpose. Past experience as life insurance salesman and in buying and selling farm items helped materially in his FCI sales, he said. He warned producers of possible loss of investment in time, labor and seed. When assured of PROTECTION against crop loss, farmers WEREN'T HARD to sell, he said. Quintana steered away from prolonged discussion of rates and yields, stressing known hazards and the POSSIBLE LOSS of crops even when crops were at THEIR BEST and PROSPECTS OF A GOOD harvest MOST PROMISING, he said.

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STRESSES SURETY OF INCOME AND PEACE OF MIND

NORTH DAKOTA - OREL D. DUNSDON of Edgeley. Farmer, who has sold for the past 40 years, property, fire, tornado, lightning, automobile, and cyclone insurance. Dunsdon closed between 80 and 90% of THOSE HE CONTACTED, obtaining in a relatively SHORT PERIOD of time 124 signed applications. He informed prospects his motive in talking crop insurance with them was to provide his neighbors with a definite income when crops fail through unavoidable hazards. With all-risk insurance the farmer may rest assured that, despite hazards, crop insurance would reimburse him for at least part of his losses. He explained that accumulated premium payments would eventually provide protection at half cost. Dunsdon interviewed farmers on the street or any convenient place, STRESSING SURETY OF INCOME and PEACE OF MIND resulting from the knowledge that one's crop income was protected.

FCI AGENT PITCHES GRAIN ON HOT DAY; SELLS FARMERS

OHIO - HERMAN A. KOWALK of Fremont. Farmer and outstanding crop insurance salesman whose motto was: "If you are NOT SOLD yourself, how can you SELL OTHERS." (The number of contracts sold by Kowalk could not be ascertained.) Having held public office as County Treasurer and active in public and social affairs, Kowalk "knew people and how to contact them." After informing prospect of his mission, he told him HE WISHED to remain good friends, SALE OR NO SALE. If prospect was busy, Kowalk tried to assist him, even to pitching and threshing grain on a hot day. After completing the task, he took grower in his car for a cold drink of water and then "TALKED FAST" about crop insurance. He helped one farmer repair machinery and acted as WITNESS at a WEDDING for an attorney, then SOLD the lawyer a crop insurance contract. When a prospect declined to sign, Kowalk cited the experience of a farmer - calling his name - who also REFUSED TO SIGN and, in that year, HAD HAD A LOSS. His most serious handicap was TOO SHORT selling period, he said.

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PROFESSIONAL INSURANCE AGENT SELLS 240 FCI CONTRACTS

OHIO - OMAR HARSHBARGER of Troy. Farmer and professional fire and windstorm insurance salesman, sold 240 FCI contracts. Since nearly everyone carries fire protection "WITH SCARCELY EVER A LOSS", Harshbarger applied the argument to crop insurance, declaring that more COMPLETE or PARTIAL LOSSES are actualities in PRODUCTION of WHEAT than ever occurs in the destruction of PERSONAL property BY FIRE. Greatest obstacle was yields, but he offset that by stressing liabilities connected with wheat production. He was SOLD on crop insurance and believed everyone SHOULD BE, he said.

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BEST TIME TO SEE FARMERS: EARLY MORN AND 5:00 to 9:00 P.M.

PENNSYLVANIA - E. B. TRUCKENMILLER of Watsonstown. Retired farmer, 76 years old, operating 150-acre farm; AAA committeeman. Sold 84 of 134 prospects by convincing them "Crop Insurance is a good thing for farmer." He called on doubtful prospect a SECOND time, working during early morning and from 5:00 to 9:00 p.m., which are the "BEST HOURS to see farmers." He accosted a young tomato farmer, addressing him as the county's "Tomato King," looked over his crop and on returning with prospect to his car, Truckenmiller discussed the FCI program. The "Tomato King" signed on dotted line, the complimentary title having paid off.

THREE THINGS FARMER WANTS TO KNOW; THREE AGENT MUST DO

OKLAHOMA - ALBERT F. JUSTICE of Randlett. Farmer with no previous sales experience. Justice worked 18 days, selling a total of more than 127 crop insurance contracts. He had this to say about his outstanding sales achievement: "The reason I SOLD 113 wheat contracts in 13 DAYS . . . was because I HAD SOMETHING TO SELL that most farmers NEEDED, and I do not know of ANYTHING I could do that would make me THAT MUCH money in so short a time." Justice said that last spring (1945) he was "just trying out crop insurance to see what I could make." This test resulted in the sale of 14 contracts in 36 hours, and on one afternoon, a few days later, he increased his sales and commissions when only two growers declined to listen to him explain the contract. (He failed to state the number of contracts sold that afternoon.) Justice found, he said, farmers will buy crop insurance when they "thoroughly understand how it works and what it offers." If the closing date had not "come so soon" he said, "I could have sold three times as much. Farmers liked my contacting them on their FARM, and if they WEREN'T at home, I went to the FIELD to talk crop insurance to them. There are three things in which a farmer is interested," Justice continued: "(1) what will it cost; (2) what am I insured against; (3) how much will I get out of it. Then there are three things an agent must do to sell, he declared: (1) "Fully explain the program; (2) realize his commission is liberal, and (3) work and concentrate on the program." Agent Justice said he would sell crop insurance every time he got the opportunity.

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CALCULATES FARMER'S INVESTMENT; SELLS 342 POLICIES

OKLAHOMA - FRED ROACH of Watonga. Farmer and committeeman, signed up 342 policies - 193 COTTON contracts in 1945 and 149 for WHEAT. He had had NO former selling experience, but held the confidence of his farmer neighbors. Roach's interest in the WELFARE and SECURITY of farmers persuaded him to make a SPECIAL EFFORT to sell each prospect. His most effective method was in CALCULATING the prospect's INVESTMENT in seed, land preparation, cultivation, etc., then COMPARING this sum with the indemnity to be received in the event of crop loss. He informed prospects the contract GUARANTEED ENOUGH to return to him his INVESTED COST in the crop in case of loss, THOROUGHLY explaining ALL essential details of the program, impressing upon producers the PURPOSE of crop insurance is NOT to MAKE MONEY, but protect them against losses. He said the FCI salesmen could NOT hang around an office and SELL insurance. He must GET OUT and contact the farmer IN PERSON.

WHEN PROSPECT SHAKES HIS HEAD WRONG WAY, GO TO WORK ON HIM

NORTH DAKOTA - GEORGE N. HOFFMAN of Eldridge. Having been on the "buying end of crop insurance many times," Agent Hoffman was able to persuade 38 wheat farmers and 16 flax producers, a total of 54, to sign applications, proving to them they could not afford to be without crop insurance, covering the cost of production, which he listed item by item until he had arrived at the per acre cost. He informed his prospects "the way to keep the Government and industries OUT of the red is to keep the farmers out of the red," and he declared that crop insurance would do that, adding that "today" was the time to take out insurance, that later it would be too late. He said when the prospect "began shaking his head the wrong way," then was the time to go to work on him, really explaining crop insurance, showing him how it would feed and clothe the family, pay interest and permit him to farm another year without going to the local bank or the Government for loans. Hoffman advised contacting the farmer at his HOME where the advantages of the crop insurance can be FULLY explained and then the farmer will HELP you sell him, he said.

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PREMIUMS, PART OF OPERATING EXPENSE, ARE DEDUCTIBLE

NORTH DAKOTA - LE ROY MIDTUN, banker of Hoople. Former county AAA employee, sold 58 contracts, 35 covering wheat and 23 flax. He found "PROTECTION FROM SEEDING TIME" his strongest sales point, and most serious sales RESISTANCE came from GOOD CROPS OF PAST few years, the 3-year contract, and rates and yields. An EFFECTIVE approach was that PREMIUMS, a part of the grower's OPERATING EXPENSE, were DEDUCTIBLE for INCOME TAX purposes. Every farmer entering Midtun's bank was given an application blank and advised to sign. He said he tried to sell all "big growers" FIRST, for then it was easier to sell others. Thorough training of agents before solicitation was advocated strongly by Banker Midtun.

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HOUSEWIFE SELLS 155 CONTRACTS IN 150 WORKING HOURS

PENNSYLVANIA - MRS. VERA HARDENBERG of Montoursville. Housewife, 40 years married, sold 155 producers from among 250 contacts made in 150 working hours. Said she: "There should be an educational program to teach farmers the value of insurance, and get them insurance minded."

SMILE, HEARTY GREETING AND "PEPPY JOKE" OPENS THE WAY--

ILLINOIS - HOWARD H. CHILDRESS of Lawrenceville. Sold 55 policies covering 76 farms. This agent, with previous sales experience, had this to say: "A salesman must first be SOLD HIMSELF before he CAN SELL OTHERS, and I enjoy selling things I BELIEVE ARE USEFUL." He approached client "with smile, hearty greeting and sometimes a good peppy joke," then lead up to crop insurance, insisting it was merely a guarantee of income, regardless of weather and mishaps beyond grower's control. Childress pointed to improvements in the program, comparing present program with those of the past. When he was able to CONVINCE growers that YIELDS were as near CORRECT as could be HONESTLY figured, HE MADE A SALE, he said.

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"BREVITY OF APPROACH" PLEASES PROSPECTS, SAYS WOMAN AGENT

ILLINOIS - MRS. FRANCES FANELLI of Lee County. Sold 60 contracts, covering 51 farms. Mrs. Fanelli is neither a farmer nor committee-woman, but was formerly employed at County AAA office. Following the death of her husband, an Army Air Force pilot, she was employed as a crop insurance sales agent, in order she said, to meet people, to be gainfully employed, and to divert her thoughts from her bereavement. She had no special sales plan, other than that "BREVITY OF APPROACH" would be desired by prospect. As a former clerk in the county office, she was familiar with the FCI program and believed it to be sound, she said.

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THIS AGENT LOST HIS FARM THROUGH CROP FAILURE

IOWA - GEORGE CHRISTIAN of Oak Ridge. Semi-retired farmer, sold 202, contacting 300 producers out of 375 "picked" prospects. AAA Community Committeeman with little sales experience. BENEFITS of the program and CONFIDENCE of farmers in Christian proved HIGHLY VALUABLE in his QUEST for signed applications. Having LOST a large farm through CROP FAILURE, he imparted to others the importance of the STABILIZED farm INCOME crop insurance provides. He told prospects that with high rent, high labor cost, high-priced seed and equipment, producers COULD NOT AFFORD to take chances of total or partial crop failures.

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BEING HIMSELF SOLD ON PROGRAM, AGENT SELLS 338 OTHERS

MINNESOTA - C. J. FOSTER of Dakota County. The number of contacts made by Foster is not known, but the 338 contracts he obtained was all the winter wheat insurance sold in his county. Foster had the ADVANTAGE of having had CONSIDERABLE SELLING experience in life and health insurance, and he was intensely interested in the FCI program, being he said, thoroughly SOLD on it's SOUNDNESS in giving farmers a guarantee of a least cost of protection. He had no set rule of approach, other than using his best experience in selling insurance, and of having the advantage of knowing farmers in his county. In approaching prospects he made it a rule never to shake hands with him, never to dress in his "Sunday go-to-meeting clothes", never carry a brief case, but have an application form at hand. Being a good judge of human nature, he detected quickly whether prospects were "insurance minded" or were "depending upon the Lord." Agent Foster had to CONTEND with low yields and what the farmer thought about low yields, just as other agents had had to do. However, his sales record indicated he usually was ABLE TO OVERCOME this handicap.

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GIVE PROSPECT THE FACTS; DON'T HIGH-PRESSURE HIM

NORTH DAKOTA - WESLEY JONES of Gardner. Farmer, with no sales experience. Sold 95% of his prospects for a total of 111 contracts, 65 on wheat and 46 for flax. His most valuable asset as a salesman was complete familiarity of the program and ability to explain it fully to others, without resorting to high-pressure methods. "GIVE the prospect the FACTS and LET HIM make HIS decision," Jones advises. It was his firm conviction, he told farmers, that in GOOD YEARS the ADDED expense of crop insurance was NEGLIGIBLE and that in POOR YEARS the protection was MOST NECESSARY. In approaching the prospect he informed him just how crop insurance affected his production income and how it would work for him.

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SELLS GROWERS ON "100 PERCENT COVERAGE OF CROP INVESTMENT"

NEW YORK - WM. H. PALMER, (No County Address Given). Life long farmer, 75 years of age, and prominent community affairs. He reported he enjoyed selling 52 contracts. Sales Agent Palmer based his sales pleas primarily on 100 percent coverage of the grower's actual investment in his crop, it was stated by State Director Bergey. The oft-repeated improbability of a crop loss was combatted by citing the 5-year loss experience in wheat. Farmers contending they were financially able to absorb a possible crop loss were asked one simple question: "Why take that chance of loss, now that it isn't necessary with all-risk crop insurance?"

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SELLS 311 FARMERS WHERE OTHER AGENTS FAILED

WISCONSIN - SULLY C. DREGNE of Viroque. Selling insurance where other agents FAILED, Dregne turned in 311 applications for tobacco crop insurance. He sold ALL persons in the territory ASSIGNED him and, after completing his township, contacted growers in other townships. It was said "all persons contacted by him signed an application with the exception of those who had already signed with other agents." He had had no previous selling experience and says his greatest motivating force was that HE HIMSELF WAS SOLD on the program, and desired to give EVERY farmer in his community the ADVANTAGE of protection offered them through a guaranteed 75% normal income on a crop "which was the most hazardous of all crops planted in his county." He said his most effective approach was "meeting farmers with a GLAD HAND, wearing WORK clothes like his fellow farmers, and first discussing subjects other than crop insurance, like feeding hogs, or the weather," and he "even hauled manure." After selling 25 or MORE of the MOST prominent farmers in his area he EXHIBITED to prospects his record of sales.

State Director Tabor's report concludes: "Dregne being a fast worker, and farmers in the area knowing something about the crop insurance program, if not signed up immediately, Dregne would tell them the coverage they would have and natural causes against which they were protected under the signed application."

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AUTHORIZED AGENT FAILED TO SELL 24; MRS. JONES SELLS 22 of THEM

MISSOURI - MRS. SUE JONES of Howard County. An outstanding sales job in Missouri was performed by Mrs. Sue Jones, Chief Clerk of the County AAA Committee into whose hands the committee RESTED RESPONSIBILITY for the wheat SALES campaign. Agents the committee appointed started work with what was termed, "the usual results," that is, some came back in a day or two discouraged. ONE agent in ONE afternoon contacted 24 prospects, ALL of whom turned him DOWN. The following afternoon Mrs. Jones, accompanied by this agent, SOLD 23 of those previously seen by him when he was WORKING ALONE. With another salesman who was equally discouraged, she attended sales meetings, aiding him in closing 103 contracts. ALL these sales were consummated in the NAME of the AUTHORIZED AGENT as a demonstration by Mrs. Jones of effective sales technique. When questioned, Mrs. Jones, (affectionately known as Sue), said she had no "CUT OR DRIED" approach, but knowing every farmer and "his situation," she used whatever sales argument seemed appropriate. She did not explore the technicalities of yields and rates but attempted to sell NEED of protection.

State Director G. L. Carlton contends that while Mrs. Jones's case may not be "pure salesmanship," in as much as applications were accepted in the names of the agent she was instructing, her's is an OUTSTANDING example of COOPERATION by AAA personnel that is well worth recording.

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SOLD PROTECTION TO 70; STAYED AWAY FROM FIGURES

PENNSYLVANIA - H. M. STACKHOUSE of Benton. Sold 70 contracts by explaining protection to growers "as best I could," finding it "best to STAY AWAY from figures." The Agent is a farmer with no sales experience, but is certain CROP insurance is GOOD for farmers, and so informed his prospects.

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POOR SALES PRACTICE TO ASK FARMER "IF" HE WANTS CONTRACT

UTAH - STANLEY DOUGLAS of Payson. Small farmer and fruit grower, sold 73 contracts. Varied experience as salesman, including crop insurance. Douglas was said to possess pleasing personality, RARE SENSE OF HUMOR and is a good mixer. Because farmers PREFER PRIVACY, he solicited prospects on the farm. To ask a farmer IF he WANTS crop insurance, he said, is POOR SALES practice. Opened conversations by discussing subject of interest to prospect, gradually leading up to crop insurance, then stated facts, AVOIDING EXAGGERATION, stressing contract's LIBERAL OR COMPLETE coverage. Avoided yields and rates until requested. Discussed program until farmer began asking questions then, he said, "farmer is pretty sure to buy." Douglas said he AVERAGED 10 TO 15 MINUTES with each prospect, working 16 hours in selling 73 policies.

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TELL 'EM CROP INSURANCE ROUNDS OUT COMPLETE FARM PROGRAM

WEST VIRGINIA - CHARLES E. COLLIS of Berkeley County. Committeeman and farmer, 64 years of age, sold 78 out of 79 prospects, with no prior experience in selling, being motivated, he said, by a STRONG DESIRE to give every grower an opportunity to PROTECT HIMSELF and put his COMMUNITY OUT IN FRONT from the standpoint of participation. His best sales point was that crop insurance rounded out a COMPLETE agricultural program, therefore EVERY farmer should take part in it. His usual approach was "to meet a man on his own level, present the FCI plan, answer questions, and finally explain the place crop insurance occupied in the farmer's stability and economy." Despite complaints of low yields, Collis's RECORD was reported as OUTSTANDING in that he sold 78 out of 79 producers interviewed.

State Director Madden observes this sales record may be taken "as an effective answer to those who claim that crop insurance CAN NOT be sold unless yields are increased" and, Madden adds, "primarily SUCCESS of the program depends on SALESMANSHIP."

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OUTSTANDING SALES JOBS, 1945 CAMPAIGNS

Authorized Agents Designated By FCIC'S

State Directors and AAA County Officials As Among Their Best

NO.	STATE	DIRECTOR	SALES AGENT	NO. OF SALES
1	ALABAMA	Cooke, J. F.	P. G. Eiland	194
2	"	"	Wm. A. Watkins	292
3	ARKANSAS	Dupree, C. S.	C. R. Hearon	130
4	IDAHO	Mix, John P.	Elmer Griffith	100
5	ILLINOIS	Bicket, John F.	Arthur M. Ausbury	332
6	"	"	Vern Browning	45
7	"	"	Howard Childress	55
8	"	"	Mrs. Frances Fanelli	60
9	"	"	T. A. Gupton	213
10	"	"	Fred W. Loos	259
11	"	"	Harry K. Myers	100
12	"	"	A. J. Tison	75
13	"	"	A. C. Volk	73
14	INDIANA	Thompson, John F.	William Hall	250
15	"	"	Roland Hunter	175
16	"	"	Gayle Markle	35
17	"	"	C. C. Stiffner	430
18	"	"	Dean White	75
19	IOWA	O'Reilly, Maurice	George Christian	202
20	"	"	Albert Handy	165
21	"	"	Chester C. Hanna	70
22	"	"	W. H. Hindman	48
23	"	"	Edward W. Koldt	43
24	"	"	Fred Short	26
25	MARYLAND	Madden, A. M.	Mrs. Elsie West	44
26	MICHIGAN	Himes, Floyd B.	Alex Alexander	396
27	MINNESOTA	Tabor, Elmer	C. J. Foster	338
28	MISSISSIPPI	Smith, J. S.	T. F. Tiser	265
29	MISSOURI	Carlton, George L.	Mrs. Sue Jones	126
30	NEBRASKA	Robertson, Ralph	Louis W. Nofsger	106
31	"	"	Gustav Pohlman	101
32	"	"	O. S. Searl	218
33	"	"	W. B. Stolz	82
34	NEW JERSEY	Bergey, Willis B.	H. Brick	54
35	"	"	W. Emmons	26
36	"	"	F. Lippencott	64
37	"	"	Mrs. Costance Miller	55
38	"	"	R. Spratford	95
39	NEW MEXICO	Morrow, W. R.	McFall, Serno,	
			Gutierrez & Felton	71
40	"	"	C. J. Quitana	97
41	NEW YORK	Bergey, Willis B.	Roy Van Aken	99
42	"	"	Gordon Lambert	61
43	"	"	J. Elwin Long	58
44	"	"	Wm. H. Palmer	52
45	"	"	Elmer Mathews	30

NO.	STATE	DIRECTOR	SALES AGENT	NO. OF SALES
46	NORTH DAKOTA	Kettwig, P. J.	O. D. Dunsdon	124
47	" "	"	Hilmer Hanson	38
48	" "	"	G. N. Hoffman	54
49	" "	"	John A. Jenson	85
50	" "	"	Wesley Jones	111
51	" "	"	LeRoy Midtun	58
52	" "	"	Elmer Ruse	46
53	" "	"	C. E. Porter	63
54	" "	"	Clarence Trapp	280
55	" "	"	Oscar Ulberg	52
56	" "	"	August Zink	00
57	OHIO	Moore, Glenn E.	Edward W. Brooks	163
58	"	"	Omar Harshbarger	240
59	"	"	Edgar F. Hempy	66
60	"	"	Charles F. Hoelzer	176
61	"	"	Herman A. Kowalk	00
62	OKLAHOMA	Dysinger, George	Charles W. Foster	92
63	"	"	Albert F. Justice	127
64	"	"	Fred Roach	342
65	OREGON	Boegli, Willis C.	Luke Reif	56
66	PENNSYLVANIA	Bergey, Willis B.	G. C. Boyer	232
67	"	"	James D. Bunting	304
68	"	"	Lester O. Cotner	61
69	"	"	L. E. Deihl	82
70	"	"	Raymond H. Fullmer	46
71	"	"	Samuel W. Hamm	34
72	"	"	Mrs. Vera Hardenburg	155
73	"	"	Frank P. Kline	143
74	"	"	T. K. McDowell	174
75	"	"	B. S. Meckley	50
76	"	"	Wm. P. Moore	67
77	"	"	Fred S. Shearer	60
78	"	"	H. M. Stackhouser	70
79	"	"	Brady Taylor	136
80	"	"	E. B. Truckenmiller	84
81	"	"	A. R. Walter	49
82	"	"	W. E. Wampler	119
83	UTAH	George, Preal	Stanley Douglas	73
84	"	"	George Nelson	193
85	VIRGINIA	Ragsdale, T. W.	Henry C. Bennett	304
86	WASHINGTON	Camp, Archie M.	G. E. Turner	269
87	WEST VIRGINIA	Madden, A. M.	Charles E. Collis	78
88	" "	"	E. A. Hawse	76
89	" "	"	Harry Keiter	84
90	" "	"	Grady W. King	41
91	" "	"	Charles B. Sperow	39
92	WISCONSIN	Tabor, Elmer	Sulley G. Dregne	311

Total

11,392